Amendments to the Claims:

This listing will replace all prior versions, and listings, of the claims in the application:

Listing of Claims:

Claim 1 (currently amended): A method [that uses a precisely calculated working budget and cash flow leveraging mechanism to systematically accelerate debt pay off while expanding a budget's disposable income without a need to increase the budget cash flow income volume or cause budget cuts. The method requires the budget to immediately pay the entire cash flow income to the] for reducing the repayment time of a loan with a series of payments that are not of fixed amounts with payments on dates that do not occur at regular intervals comprising the steps of: user submittal of a chronological list of the user's cash flow amounts; user submittal of an installment loan amount and terms; user acquired a cash flow leveraging mechanism to collect, hold and make distributions of the user's gross income; the floating payment format is used to calculate one or more non-fixed payment amounts and non-periodic payment dates on a daily basis [prior to any expense or debt payments in order to maximize the leveraging effects and produce substantially greater front end profits than programs demonstrating back end interest cost savings].

Claim 2 (currently amended): The method [used] in claim 1 uses [specialized computer software to capture a budget's past, present and projected cash flow and debt load data for review, analysis and processing] a list constructed and submitted by the user that lists each financial transaction of the user's gross income and expense amounts in a chronological order sorted by time of transaction and date of transaction over a period of time having a start time, start date, end time and end date.

Claim 3 (currently amended): The method [used] in claim [1] 2 [uses specialized computer software to create one or more precise, accurate, detailed and feasible budget scenario(s) from

which to work from (Fig.1)] whereby the sum total amount of the list of the user's gross income less expenses is a positive amount at the end date.

Claim 4 (original): The method used in claim 1 uses specialized computer software to provide a print out of the any one or more of the working budget scenarios.

Claim 5 (currently amended): The method [used] in claim 1 [systematically selects and targets each] wherein the loan that this invention is to be applied to is selected by the user and is an installment type loan [for accelerated pay off in a specific order] defined by the user as a principal debt amount of cash, money or other valuable resources; and serviced by regularly scheduled installment payment amounts; to repay or pay down the principal balance, loan fees, interest costs and other associated costs; the interest rate; term in time and any prepayment penalties that this invention is to be applied to.

Claim 6 (original): The method used in claim 1 ranks each debt to determine the selection of the first target debt and the order of each successive debt targeted for accelerated elimination.

Claim 7 (currently amended): The method [used] in claim 1 [accelerates debt pay off by budgeting regular (current and future) debt service payments] , wherein the floating payment format calculates the current varying payment amounts to be paid to the user defined loan on those dates and at those times when income to the cash flow leveraging mechanism creates a balance that is equal to or greater than the settled reserve balance as defined by the user.

Claim 8 (currently amended): The method [used] in claim [1 further accelerates debt pay off by allocating funds, formerly used to service each retired debt, as disposable income available to add to principal only payments on remaining debts] 7, wherein the amount, date and time of each extra loan payment is calculated by the floating payment format and each event is added to the user's chronological list of income and expense events as an expense event and that each payment amount made from the Cash Flow Leveraging Mechanism is defined by the user as a percentage of the balance in the Cash Flow Leveraging Mechanism on date 0.

Claim 9 (original): The method used in claim 1 expands a budget's disposable income by causing accelerated retirement of one or more target debts then, as each debt is retired, the funds formerly used to service each retired debt is disposable income available for other expenses.

Claim 10 (original): The method used in claim 1 accelerates debt pay off and/or expands a budget's disposable income at the option of the budget operator.

Claim 11 (original): The method used in claim 1 works without a need to increase a budgets cash flow income volume or causing budget cuts by using the working budget created from the specialized computer software.

Claim 12 (original): The method used in claim 1 works without a need to increase cash flow income using the working budget which factors in existing cash flow restrictions, reallocating funds formerly used to service each retired debt and employing of a no cost or low cost cash flow leveraging mechanism.

Claim 13 (currently amended): The method [used in claim 1 uses a cash flow] in claim 1, wherein the leveraging mechanism [that allows a budget to execute daily cash in or cash out transactions as often as needed.] allowing non-scheduled "at will" cash or credit transactions is any type of bank checking, savings, money market account or similar depository allowing the user to freely deposit or pay to the account and withdraw or draw resources from the account to make transfers, payments or deposits of cash, money or other valuable resources freely transferable by the user into the user's checking or similar bank like account [The preferred leveraging mechanism would have no service fees, set up costs or transfer restrictions and can be set up in a single day].

Claim 14 (currently amended): The method [used in claim 1 may use cash flow] in claim 13, wherein the leveraging mechanism[s that are] is not limited to any bank [or], bank like product or service or traditional banking system[s] , is a credit or revolving credit account such as credit

card, line of credit, letter of credit, margin account and any other type of credit account or depository that makes available cash, money or other valuable resources freely transferable by the user into the user's Cash Flow Leveraging Account.

Claim 15 (original): The method used in claim 1 works using a cash flow leveraging mechanism that, if not used, costs nothing, and if used, would serve to supplement the current cash flow by providing no cost or very low cost cash.

Claim 16 (canceled)

Claim 17 (original): The method used in claim 1 uses the cash flow leveraging mechanism to leverage a budget's cash flow and have funds available to pay regular expenses as the expense becomes due.

Claim 18 (currently amended): The method [used in claim 1 works using a cash flow] in claim 13, wherein the leveraging mechanism [to leverage a budgets cash flow by having additional funds available for fluctuating income/expense or yet unknown financial events] allows the abundance of resources of the user to accumulate in the leveraging mechanism until such time that the accumulated resources totals or exceeds the original leveraging mechanism amount had on date 0, thus triggering an available occurrence to withdraw or a draw from the leveraging mechanism to be paid to the loan principal.

Claim 19 (original): The method used in claim 1 requires the budget to immediately pay the entire cash flow income to the cash flow leveraging mechanism prior to expense/debt payments or cash out transactions.

Claim 20 (currently amended): The method [used in claim 1 immediately pays the budget's to entire cash flow income to the cash flow leveraging mechanism to quickly reduce the time frame of any negative cash balance effects (interest charges)] in claim 1, wherein the Cash Flow Leveraging Mechanism is treated as both a cash holder and distribution account and a short

term loan without having periodic payments due to the Cash Flow Leveraging Mechanism as the user's income is paid to the Cash Flow Leveraging Mechanism on the day the income is received .